

Why is Affordable Housing an Issue in Evanston?

Housing prices continue to rise

- The average sales price for a home in Evanston was \$563,564 as of June 30, 2005, an increase of 121.43% since 1994. (*Chicago*, October 2005)
- The median rent increased from \$636 in 1990 to \$856 in 2000, or 35%. To afford this monthly rent, a household would need to make at least \$16.46 per hour, or \$34,240 per year (30% of one's income on rent (the generally accepted standard of affordability)). Earning the minimum wage (\$6.50), a worker would have to work 101 hours per week to have an income high enough to afford this rent.

Housing market is tight and favors small households

- The number of owner-occupied units rose 9.4% (1,340 units) and the number of rental units rose 3% (357) since 1990.
- The rental vacancy rate is 3.2%, 32% tighter than it was in 1990 (when it was 4.7%), while the homeowner vacancy rate remains unchanged at 1.2%.
- The Evanston population grew 1.34% since 1990 to 74,239 while the number of households grew 6.1% to 29,651. Although the total number of units increased 5.7%, the number of housing units with zero or one bedroom grew a dramatic 41.3% since 1990. Since 2000, more than 1,000 condominiums have been added to the downtown housing market, virtually all serving small households.
- Average household sizes have decreased slightly, from 2.60 to 2.50 persons for owner-occupied housing, and 2.01 to 2.00 persons for renter households.

Seniors are vulnerable

- In 2000, 19.2% of Evanston households included seniors over the age of 65, no significant change since 1990.
- The number of seniors age 75 and over declined by 10.5% from 4,765 in 1990 to 4,263 in 2000. This stands in contrast to neighboring suburbs where this population grew: 30% in Skokie and 27.6% in Wilmette.
- 33% (2,668) of Evanston seniors aged 65 or older live alone. 76.5% are women.
- 534 seniors aged 65 or older live under the poverty line.
- Foreclosures by sub-prime or predatory lenders is severe in low-income neighborhoods (from 1 foreclosure by sub-prime lenders in 1993 to 40 in 1999, to more than 120 in 2000, according to the National Training and Information Center (NTIC)). Low-income African-American seniors are disproportionately affected. According to NTIC, in 2003, there were 531 sub-prime loans in Evanston, 72% of which were in the primarily African-American west side. As a total of market share, while sub-prime loans comprise 7% of all loans originated in Evanston, they are 16% of all loans on the west side.

Low-income families with children are at-risk

- The number of households with individuals under 18 grew by 16%, from 7,074 in 1990 to 8,203 in 2000.
- 1,283 children (8.3% of all children under 18 in Evanston) live below the poverty line, a 7.8% increase from 1990.
- 16.5% of single female-headed households in Evanston live below the poverty level (513 households).

Housing costs burden low-income residents

- 7,518 residents live below the poverty line. This represents 10.1% of the population, an increase from 1990 when 9% lived below the poverty line.
- 30.42% households earn less than \$35,000 per year and 44.5% earn less than \$50,000.
- 19.7% (1,894) of homeowners spend more than 35% of their income on shelter.
- 34.2% (4,793) of renters spend more than 35% of their income on shelter.

Employment is high

- In 2004, the City of Evanston had 38,459 unemployment insurance covered jobs according to the Illinois Department of Employment Security (IDES). This is an increase of 4.59% since 1984 when only 36,771 job opportunities existed.
- 43% of employed residents work within the Evanston community. (www.cityofevanston.org)

Diversity is high

- African-Americans comprise 22.5% of the population (16,704 people), the largest in the northern suburbs. This is a decrease of 0.3% since 1990 when the population was 16,749.
- Asians represent 6.1% of the community with 4,524 persons, an increase of 29.2% over 1990 (3,501 persons).
- Latinos comprise 4,539 people or 6.1% of the population. This is a 219.6% increase over 1990 (1,420 persons).

Affordable housing options

- Evanston has several buildings offered by the Cook County Housing Authority and non-profit agencies for seniors, people with disabilities, and families.
- Housing for seniors and people with disabilities:
 - Ebenezer Primm Towers offers 1 bedroom units. (U.S. Dept. of Housing and Urban Development, or HUD)
 - Jacob Blake Manor offers 1 bedroom units. (HUD)
 - Jane R Perlman Apartments (Cook County Housing Authority)
 - Victor Walchirk Apartments/Noyes Court (Cook County Housing Authority)
 - Evanston Apartments offers 1 and 2 bedroom units. (HUD)
 - Over the Rainbow Unit II offers 1 bedroom units. (HUD)
 - Housing Options for the Mentally Ill in Evanston
- Housing for families:
 - Oak Tree Village offers 2, 3, and 4 bedroom units. (HUD)
 - Scattered Site Family Housing (HUD)
 - Connections for the Homeless
- As of March 2005, 831 Housing Choice/Section 8 Voucher holders lived in Evanston. This is a decrease of 5.03% since February 1998 (875 families). (Cook County Housing Authority)
- The Illinois Housing Development Authority (IHDA) deemed 25.9% (7,730 units) of Evanston's housing stock to be affordable, based on the 2000 Census. (<http://www.ihda.org/admin//Upload/Files//d26576d7-a23b-4aeb-a23c-5bf579cb143d.pdf> - See Appendix B)
- The City of Evanston uses a variety of local, federal and state grants to provide subsidies for rehabilitation and renovation of properties to low and moderate-income households. (www.cityofevanston.org/departments/communitydevelopment/planning/AffordableHousingProjects.shtml)